

Cassandra Banko

July 2019 Operating Report

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b	X		
Copies of bank statements		X		
Cash disbursements journals				
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	X		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

Cassandra Banko
Debtor

Case No. 18-29983 (ABA)
Reporting Period 7/1/2019-7/31/2019

JULY

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$1,014.50	
RECEIPTS		
SSDI Child Benefit Pay	\$1,409.00	\$12,567.00
SSDI PAY	\$2,658.60	\$23,714.40
Our Kids Miami Adoption Pay	\$428.00	\$3,852.00
Hrac Reservations Refund	\$0.00	\$1.00
Rent Received	\$8,955.00	\$61,327.50
Deposits -	\$6,982.08	\$44,856.85
ALLSTATE Homeowner's Insurance Claim for Water Damage 2nd payment	\$0.00	\$2,958.69
Sale of Assets		
Other Income (attach schedule)-		
Total Receipts	\$20,432.68	\$149,277.44
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage	\$0.00	\$3,296.00
Utilities	\$856.72	\$6,898.96
Insurance	\$0.00	\$317.44
Auto Expenses	\$525.01	\$4,608.57
Repairs/ Maintenance	\$1,350.00	\$8,057.02
Medical Expenses	\$673.27	\$18,800.63
Travel/ Entertainment	\$2,415.96	\$19,529.26
Food/ Dining Out	\$1,327.28	\$7,981.08
Personal Expenses	\$4,656.22	\$27,863.28
ATM/ Withdrawals	\$7,687.41	\$57,605.23
Total Ordinary Disbursements	\$19,491.87	\$154,957.47
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees - Q2 2019	\$650.00	\$1,950.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0	0
Total Disbursements (Ordinary + Reorganization)	\$20,141.87	\$156,907.47
Net Cash Flow (Total Receipts - Total Disbursements)	\$290.81	\$2,649.35
Cash - End of Month (Must equal reconciled bank statement)	\$2,166.32	

** CASH END OF MONTH INCLUDES CHECKING AND SAVINGS STATEMENTS

FORM MOR-1(INDV)
(9/99)

In re CASSANDRA LYNN BANKO
Debtor

Case No. 18-29983 (ABA)
Reporting Period: 7/1/2019-07/31/2019

STATEMENT OF OPERATIONS - Single Asset Real Estate Case
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

INCOME	Month	Cumulative Filing to Date
Rental Income	\$5,955.00	\$58,327.25
Additional Rental Income		
Common Area Maintenance Reimbursement		
Total Income (attach Rent Roll)	\$5,955.00	\$58,327.25
EXPENSES		
MORTGAGE- PRINCIPAL AND INTEREST ** RATE INCREASE 2019	\$2,930.10	\$28,077.03
RENTER'S INSURANCE	\$599.71	\$5,943.73
TAXES- REAL ESTATE	\$1,110.17	\$11,101.70
MORTGAGE- ESCROW SHORTAGE PAYMENT	\$0.00	\$909.99
Management Fees		
Other Interest		
Repairs		
Supplies		
Travel and Entertainment		
Utilities		
Utilities		
Other: (List Below)		
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Income (Loss) Before Other Income & Expenses		
OTHER INCOME AND EXPENSES	\$4,639.98	\$50,672.43
Other Income: (List Below)		
Interest Expense		
Other Expense: (List Below)		
Net Income (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees	\$0.00	\$0.00
U. S. Trustee Quarterly Fees Q2 2019	650.00	1,950.00
Interest Earned on Accumulated Cash from Chapter 11**		
Gain (Loss) from Sale of Property		
Other Reorganization Expense: (List Below)		
Total Reorganization Expenses	\$650.00	\$1,950.00
Income Taxes		
Net Income (Loss)	\$665.02	\$5,704.82

**"Insider" is defined in 11 U.S.C. Section 101(31).

**Interest Earned on Accumulated Cash from Chapter 11: Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

FORM MOR-2 (RE)
(9/99)

CASSANDRA BANKO
MONTHLY CHECK REGISTRY

WELLS FARGO
CHECKING ACCOUNT
#5350884002

DEBTOR IN POSESSION
JULY 2019

THIS REPORT TO INCLUDE FROM JULY 1, 2019 THRU JULY 31, 2019

DATE	NUMBER	DESCRIPTION	REASON	MORTGAGE	AUTO	UTILITIES	REPAIRS/ MAINT.	MEDICAL EXPENSES	TRAVEL/ ENTERT	FOOD/ DINING OUT	PERSONAL EXPENSES	ATM/ CASH WITHDRAWL	WITHDRAW PAYMENT	DEPOSIT/ CREDIT	BALANCE
															\$360.47
7/26	144	ADOPTION PAY											\$0.00	\$428.00	\$788.47
7/26	145	ATM Withdrawl										-\$100.00	-\$100.00		\$688.47
7/29	146	Borgata Hotel	REFUND										\$0.00	\$135.21	\$823.68
7/29	147	Venus clothing	REFUND										\$0.00	\$11.99	\$835.67
7/29	148	Venus clothing	REFUND										\$0.00	\$64.97	\$900.64
7/29	149	Square Cash APP	RENT PART 2										\$0.00	\$3,000.00	\$3,900.64
7/29	150	EZ Pass			-\$0.75								-\$0.75		\$3,899.89
7/29	151	Barbys Salon									-\$20.00		-\$20.00		\$3,879.89
7/22	152	Transfer to Savings										-\$500.00	-\$500.00		\$3,379.89
7/29	153	Sunoco			-\$46.76								-\$46.76		\$3,333.13
7/29	154	Wendys								-\$23.51			-\$23.51		\$3,309.62
7/29	155	Acme Grocery								-\$8.27			-\$8.27		\$3,301.35
7/29	156	CVS Pharmacy						-\$41.14					-\$41.14		\$3,260.21
7/29	157	ATM Withdrawl										-\$304.99	-\$304.99		\$2,955.22
7/29	158	ATM Fee										-\$2.50	-\$2.50		\$2,952.72
7/29	159	ATM Withdrawl										-\$304.99	-\$304.99		\$2,647.73
7/29	160	ATM Fee										-\$2.50	-\$2.50		\$2,645.23
7/29	161	ATM Withdrawl										-\$184.99	-\$184.99		\$2,460.24
7/29	162	ATM Fee										-\$2.50	-\$2.50		\$2,457.74
7/29	163	Borgata Hotel							-\$522.95				-\$522.95		\$1,934.79
7/29	164	Venmo Payment	Babysitter								-\$10.00		-\$10.00		\$1,924.79
7/29	165	Venmo Payment	Babysitter									-\$80.00	-\$80.00		\$1,844.79
7/30	166	Venus clothing	REFUND										\$0.00	\$81.92	\$1,926.71
7/30	167	Borgata Hotel							-\$22.31				-\$22.31		\$1,904.40
7/30	168	Beach Pier									-\$50.95		-\$50.95		\$1,853.45
7/30	169	Hautik Rack									-\$106.81		-\$106.81		\$1,746.64
7/30	170	ATM withdrawl										-\$40.00	-\$40.00		\$1,706.64
7/31	171	Macys	REFUND										\$0.00	\$29.46	\$1,736.10
7/31	172	Coronet Cleaners									-\$26.05		-\$26.05		\$1,710.05
7/31	173	Agnes Café								-\$18.74			-\$18.74		\$1,691.31
7/31	174	Barbys Salon									-\$20.00		-\$20.00		\$1,671.31
		JULY SAVINGS													\$495.01
		TOTAL JULY BALANCE													\$2,166.32
		TOTALS		\$0.00	-\$47.51	\$0.00	\$0.00	-\$41.14	-\$545.26	-\$50.52	-\$233.81	-\$1,522.47	-\$2,440.71	\$3,751.55	

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

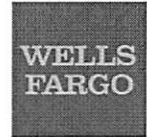
JULY

2019

ACCOUNT	DATES	MORTGAGE	AUTO	UTILITIES	REPAIRS/ M	MEDICAL EXP	TRAVEL/ENT	FOOD/DINING	PERSONAL EXP	ATM WITHDR	DEPOSITS
											CASH
DIP ACCOUNT	7/1-7/31	\$0.00	\$525.01	\$856.72	\$1,350.00	\$673.27	\$2,415.96	\$1,327.28	\$4,656.22	\$7,687.41	\$6,982.08
									* Includes Court		
									Quarterly Payment		
TOTALS		\$0.00	\$525.01	\$856.72	\$1,350.00	\$673.27	\$2,415.96	\$1,327.28	\$4,656.22	\$7,687.41	\$6,982.08

Wells Fargo Everyday Checking

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CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 7/1	\$1,014.50
Deposits/Additions	20,432.68
Withdrawals/Subtractions	- 19,775.87
Ending balance on 7/31	\$1,671.31

Account number:

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)

New Jersey account terms and conditions apply

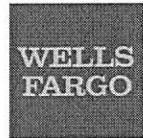
For Direct Deposit use

Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

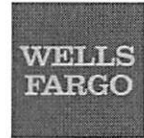
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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #lb06Gmtxql on 06/30/19	1,500.00		
7/1		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #lb06Gy46By on 07/01/19	400.00		
7/1		Purchase authorized on 06/27 Macys .Com 800-289-6229 OH S469178618992787 Card 6976		136.12	
7/1		Purchase authorized on 06/28 Schweiger Northfie Northfield NJ S309179495511535 Card 6976		31.44	
7/1		Purchase authorized on 06/28 Naomis Cafe Northfield NJ S589179539241422 Card 6976		11.75	
7/1		Purchase authorized on 06/28 Sq *Barby's Ventnor City NJ S469179791191830 Card 6976		32.00	
7/1		Purchase authorized on 06/28 Steve & Cookies By Margate City NJ S589180001066376 Card 6976		66.64	
7/1		Purchase authorized on 06/30 Case's Market Margate City NJ P0000000585070366 Card 6976		32.52	
7/1		Purchase authorized on 06/30 Cvs/Pharm 00853--9301 Margate City NJ P00000000670459569 Card 6976		29.09	
7/1		Purchase authorized on 06/30 Cvs/Pharm 00853--9301 Margate City NJ P00000000683093403 Card 6976		19.17	
7/1		ATM Withdrawal authorized on 07/01 One Borgata Way Atlantic City NJ 0004045 ATM ID 0019M Card 6976		400.00	
7/1		ATM Withdrawal authorized on 07/01 One Borgata Way Atlantic City NJ 0004051 ATM ID 0019M Card 6976		400.00	
7/1		Purchase authorized on 07/01 Borgata Hotel CA Borgata Atlantic City NJ P00589182710650768 Card 6976		418.95	
7/1	114	Check		90.00	
7/1	116	Check		158.00	1,088.82
7/2		ATM Cash Deposit on 07/02 8013 Atlantic Avenue Margate City NJ 0009851 ATM ID 0011M Card 6976	300.00		
7/2		Purchase authorized on 06/30 Lord & Taylor Novi MI S629183543638818 Card 6976		39.99	
7/2		Purchase authorized on 06/30 Lordandtaylor.Com 800-223-7440 NY S309181650829462 Card 6976		67.19	
7/2		Recurring Payment authorized on 06/30 Apl*Itunes.Com/Bil 866-712-7753 CA S309182232173765 Card 6976		2.99	
7/2		Purchase authorized on 07/01 Sq *Barby's Ventnor City NJ S309182621820933 Card 6976		60.00	
7/2		Purchase authorized on 07/01 Coco Nails Spa Egg Hbr Twp NJ S469182790156354 Card 6976		35.00	
7/2		Island Gym ABC Club Fees 1918200815998 - Island Gym 888-827-9262		26.71	
7/2		Atlanticcity El Resi Util 190701 3307119 Cassandra Banko *		300.00	856.94
7/3		Zelle From Ramiro Cubas on 07/03 Ref # Tdp0EswgmK0C	500.00		
7/3		Purchase authorized on 06/29 Chico'S-Direct #82 888-855-4986 FL S469180573646034 Card 6976		18.98	
7/3		Purchase authorized on 07/01 Chick-Fil-A #03909 Egg Harbor Tw NJ S309182793951624 Card 6976		16.23	
7/3		Purchase authorized on 07/02 Sq *Barby's Ventnor City NJ S469183674718700 Card 6976		100.00	
7/3		Purchase authorized on 07/03 Gamestop #5475 15 Bethel Somers Point NJ P00389184553780090 Card 6976		60.74	
7/3		Purchase authorized on 07/03 Shoprite Somers Pnt S1 Somers Point NJ P00469184610522416 Card 6976		268.00	892.99
7/5		Purchase authorized on 07/02 Zorro S Pizza Ventnor City NJ S589183676218880 Card 6976		23.86	
7/5		Purchase authorized on 07/05 IN *Greens & Grains Marga Margate NJ P00389186780886913 Card 6976		8.50	
7/5		Geico Prem Coll 190704 8A07V9Qndkboe E Cassandra Banko		61.50	799.13
7/8		Zelle From Ramiro Cubas on 07/06 Ref # Tdp0Eszgvzig	500.00		

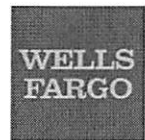
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Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/8		Money Transfer authorized on 07/08 From Cassandra Banko NJ S00469189689521877 Card 6976	2,955.00		
7/8		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #1b06Hnvd8W on 07/06/19	100.00		
7/8		Purchase authorized on 07/03 Venus.Com WWW.Venus.Com FL S309185065663933 Card 6976		108.90	
7/8		Purchase authorized on 07/03 Venus.Com WWW.Venus.Com FL S589185074922353 Card 6976		113.89	
7/8		Purchase authorized on 07/05 Sq *Barby's Ventnor City NJ S469186772886395 Card 6976		20.00	
7/8		Purchase authorized on 07/06 Apl*Itunes.Com/Bil 866-712-7753 CA S389187496835321 Card 6976		23.98	
7/8		ATM Withdrawal authorized on 07/06 One Borgata Way Atlantic City NJ 0007542 ATM ID 0019Y Card 6976		300.00	
7/8		ATM Cash Approved In Overdraft authorized on 07/06 One Borgata Way Atlantic City NJ 0006179 ATM ID 0019M Card 6976		460.00	
7/8		ATM Cash Approved In Overdraft authorized on 07/07 8013 Atlantic Avenue Margate City NJ 0001559 ATM ID 0011M Card 6976		500.00	2,827.36
7/9		Purchase authorized on 07/06 B - Wch Front Desk Atlantic City NJ S469187559614937 Card 6976		55.31	
7/9		Purchase authorized on 07/08 Johnnyscfe Margatecity NJ S389189861117319 Card 6976		97.50	
7/9		Zelle to Cubas Ramiro on 07/09 Ref #Rp06Hyqdcx		500.00	
7/9		ATM Withdrawal authorized on 07/09 8013 Atlantic Avenue Margate City NJ 0002186 ATM ID 0011M Card 6976		100.00	
7/9		Non-WF ATM Withdrawal authorized on 07/09 1 Borgata Way Atlantic City NJ 00469190634601420 ATM ID Cpsb1835 Card 6976		304.99	
7/9		Non-Wells Fargo ATM Transaction Fee		2.50	
7/9		Non-WF ATM Withdrawal authorized on 07/09 1 Borgata Way Atlantic City NJ 00469190642502175 ATM ID Cpsb1839 Card 6976		304.99	
7/9		Non-Wells Fargo ATM Transaction Fee		2.50	
7/9		Comcast Cable 190708 0685524 Cassandra *Banko		169.36	
7/9		Venmo Payment 2246577732 Cassandra Banko		100.00	1,190.21
7/10		SSA Treas 310 Xxsoc Sec 071019 xxxxx0792C1 SSA N1*Gd*Cassandra Banko for \N1*Be*Issac Ban	1,409.00		
7/10		SSA Treas 310 Xxsoc Sec 071019 xxxxx0792A SSA Cassandra L Banko	2,658.60		
7/10		Purchase authorized on 07/09 Sunny Sunoco Margate City NJ S589190674921229 Card 6976		16.00	
7/10		Purchase authorized on 07/09 Sq *Barby's Ventnor City NJ S469190735799149 Card 6976		20.00	
7/10		Purchase with Cash Back \$ 40.00 authorized on 07/10 WM Superc Wal-Mart Sup Egg Hbr Towns NJ P00000000386590737 Card 6976		199.07	
7/10		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #1b06J72Fzn on 07/10/19		500.00	
7/10		Purchase authorized on 07/10 Cvs/Pharmacy #00 00853--9 Margate City NJ P00389191826395622 Card 6976		59.49	4,463.25
7/11		Purchase Return authorized on 07/10 Macys .Com Mason OH S619192550990852 Card 6976	31.00		
7/11		Money Transfer authorized on 07/11 From Cassandra Banko NJ S00469192477762380 Card 6976	29.55		
7/11		ATM Cash Deposit on 07/11 8013 Atlantic Avenue Margate City NJ 0002757 ATM ID 0011M Card 6976	50.00		
7/11		ATM Cash Deposit on 07/11 8013 Atlantic Avenue Margate City NJ 0002758 ATM ID 0011M Card 6976	100.00		
7/11		ATM Cash Deposit on 07/11 8013 Atlantic Avenue Margate City NJ 0002759 ATM ID 0011M Card 6976	60.00		

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Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/11		Purchase authorized on 07/10 Ringfeil Advanced 6105255250 PA S389191561526468 Card 6976		230.00	
7/11		Purchase authorized on 07/10 Sq *Jules Thin Cru Ardmore PA S469191573976981 Card 6976		13.78	
7/11		Purchase authorized on 07/10 Wawa 941 0000 Mays Lndg NJ S469191656825180 Card 6976		50.00	
7/11		Purchase authorized on 07/10 Macys .Com 800-289-6229 OH S309191797395551 Card 6976		145.06	
7/11		Purchase authorized on 07/10 Venus.Com WWW.Venus.Com FL S309191856672930 Card 6976		140.80	4,154.16
7/12		Purchase Return authorized on 07/10 Lord & Taylor Bala Cynwyd PA S629193544488545 Card 6976	87.98		
7/12		Purchase authorized on 07/10 Wendy's #3079 Haverford PA S389191563739333 Card 6976		4.77	
7/12		Purchase authorized on 07/10 Starbucks Store 21 Turnersville NJ S589191630625450 Card 6976		8.74	
7/12		Purchase authorized on 07/10 Lordandtaylor.Com 800-223-7440 NY S589191802401352 Card 6976		95.20	
7/12		Purchase authorized on 07/10 Imperial Massage I Margate NJ S589192009095268 Card 6976		85.55	
7/12		Purchase authorized on 07/11 Hollywood Nails II Northfield NJ S389192658521674 Card 6976		45.00	
7/12		Purchase authorized on 07/11 Margate Bridge Com 609-9653700 NJ S389192676169189 Card 6976		50.00	
7/12		Purchase authorized on 07/12 Rite Aid Store - 10493 Ventnor City NJ P00309193659356876 Card 6976		41.08	
7/12		ATM Withdrawal authorized on 07/12 8013 Atlantic Avenue Margate City NJ 0003174 ATM ID 0011M Card 6976		200.00	
7/12		Vz Wireless Ve Vzw Webpay 190711 3507880 Cassandra *Banko		202.25	
7/12	117	Check		40.00	3,469.55
7/15		Purchase authorized on 07/10 Macys .Com 800-289-6229 OH S309191797395551 Card 6976		15.99	
7/15		Purchase authorized on 07/11 Tomatoes Margate City NJ S309193085307463 Card 6976		117.00	
7/15		Purchase authorized on 07/12 Sq *Barby's Ventnor City NJ S469193782434429 Card 6976		142.00	
7/15		Purchase authorized on 07/13 Sapore Woodfire Pi Ventnor City NJ S469195030281006 Card 6976		38.41	
7/15		Recurring Payment authorized on 07/14 Daily Harvest Httpswww.Dail NY S389195806614176 Card 6976		59.88	
7/15		Purchase authorized on 07/15 USPS PO 33030204 8 S Fran Margate City NJ P00589196615910701 Card 6976		4.39	
7/15		Purchase with Cash Back \$ 20.00 authorized on 07/15 Casel's Market Margate City NJ P00000000881093374 Card 6976		92.36	2,999.52
7/16		Purchase authorized on 07/14 B - Wch Front Desk Atlantic City NJ S589192545290775 Card 6976		66.71	
7/16		Purchase authorized on 07/15 Sq *Agnes Cafe Bre Ventnor NJ S309196596015485 Card 6976		28.40	
7/16		Purchase with Cash Back \$ 10.00 authorized on 07/16 Cvs/Pharm 00853--9301 Margate City NJ P00000000572599391 Card 6976		42.55	
7/16	119	Check		440.00	2,421.86
7/17		Square Inc * Cash App 190717 T200136088159 Cassandra Banko	3,000.00		
7/17		Purchase authorized on 07/15 Zorro S Pizza Ventnor City NJ S389197017673675 Card 6976		37.99	
7/17		Purchase authorized on 07/16 Sq *Barby's Ventnor City NJ S309197785059101 Card 6976		20.00	
7/17		Purchase authorized on 07/16 B - Wch ADV Dep 6093177337 NJ S469197788979232 Card 6976		135.21	
7/17		ATM Withdrawal authorized on 07/17 8013 Atlantic Avenue Margate City NJ 0004632 ATM ID 0011M Card 6976		60.00	
7/17	112	Check		350.00	
7/17	118	Check		100.00	4,718.66

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/18		ATM Cash Deposit on 07/18 8013 Atlantic Avenue Margate City NJ 0004892 ATM ID 0011M Card 6976	1,000.00		
7/18		Purchase authorized on 07/16 Imperial Massage I Margate NJ S389197849130446 Card 6976		74.90	
7/18		ATM Withdrawal authorized on 07/18 One Borgata Way Atlantic City NJ 0000301 ATM ID 0019M Card 6976		400.00	
7/18		ATM Withdrawal authorized on 07/18 One Borgata Way Atlantic City NJ 0000331 ATM ID 0019M Card 6976		400.00	
7/18		Purchase authorized on 07/18 Borgata Hotel CA Borgata Atlantic City NJ P00589199731738703 Card 6976		626.95	4,216.81
7/19		Purchase authorized on 07/19 Cvs/Pharm 00853--9301 Margate City NJ P00000000179234470 Card 6976		18.86	
7/19	121	Cashed Check		500.00	
7/19		Purchase with Cash Back \$ 40.00 authorized on 07/19 Wal-Mart #3212 Egg Harbor NJ P00000000181604809 Card 6976		105.96	3,591.99
7/22		Zelle From Laurie Braunstein on 07/22 Ref # Tdp0Etfi5L80	1,000.00		
7/22		Purchase authorized on 07/19 Coco Nails Spa Egg Hbr Twp NJ S389200696632504 Card 6976		30.00	
7/22		Purchase authorized on 07/19 Sq *Barby's Ventnor City NJ S309200770531956 Card 6976		20.00	
7/22		Purchase authorized on 07/20 Apl*itunes.Com/Bil 866-712-7753 CA S469201588382050 Card 6976		17.04	
7/22		Purchase authorized on 07/20 Macys .Com 800-289-6229 OH S469201661969721 Card 6976		52.24	
7/22		Purchase with Cash Back \$ 40.00 authorized on 07/20 Rite Aid Store - 10493 Ventnor City NJ P00469201829334738 Card 6976		55.83	
7/22		Purchase authorized on 07/21 Sq *Agnes Cafe Bre Ventnor City NJ S309202530138349 Card 6976		28.26	
7/22		Recurring Payment authorized on 07/21 Daily Harvest Httpswww.Dail NY S309202807229998 Card 6976		89.88	
7/22	122	Cashed Check		400.00	
7/22		Non-WF ATM Withdrawal authorized on 07/22 1 Borgata Way Atlantic City NJ 00309203606068343 ATM ID Cpsb1839 Card 6976		504.99	
7/22		Non-Wells Fargo ATM Transaction Fee		2.50	
7/22		Non-WF ATM Withdrawal authorized on 07/22 1 Borgata Way Atlantic City NJ 00589203635370429 ATM ID Cpsb1839 Card 6976		304.99	
7/22		Non-Wells Fargo ATM Transaction Fee		2.50	
7/22		Purchase authorized on 07/22 Borgata Hotel CA Borgata Atlantic City NJ P00589203698248073 Card 6976		522.95	
7/22		Venmo Payment 2287160595 Cassandra Banko		80.00	
7/22		Venmo Payment 2284026333 Cassandra Banko		100.00	
7/22		Vz Wireless Ve VzW Webpay 190720 9056014 Cassandra *Banko		185.11	2,195.70
7/23		Zelle From Laurie Braunstein on 07/23 Ref # Tdp0ETgi5x2O	500.00		
7/23		Purchase authorized on 07/19 B - Wch Front Desk Atlantic City NJ S309200644245432 Card 6976		44.62	
7/23		Purchase authorized on 07/22 Tomasellos Auto SE Ventnor Cit NJ S589203570360866 Card 6976		300.00	
7/23		ATM Withdrawal authorized on 07/23 8013 Atlantic Avenue Margate City NJ 0006242 ATM ID 0011M Card 6976		100.00	
7/23		Purchase authorized on 07/23 Cvs/Pharmacy #00 00825--D Ventnor NJ P00389204684348922 Card 6976		14.37	
7/23		Purchase authorized on 07/23 Marshalls 4001 Black H Mays Landing NJ P00000000679639843 Card 6976		278.90	
7/23		Purchase authorized on 07/23 Marshalls 4001 Black H Mays Landing NJ P00000000681639218 Card 6976		197.39	
7/23		Purchase authorized on 07/23 Case's Market Margate City NJ P00000000881507885 Card 6976		44.97	
7/23	120	Check		650.00	1,065.45
7/24		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #Ib06L3Tz7B on 07/24/19	500.00		

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Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/24		Purchase authorized on 07/23 Sq *Barby's Ventnor City NJ S309204678349240 Card 6976		140.00	
7/24		ATM Withdrawal authorized on 07/24 One Borgata Way Atlantic City NJ 0002402 ATM ID 0019M Card 6976		100.00	1,325.45
7/25		ATM Withdrawal authorized on 07/25 One Borgata Way Atlantic City NJ 0002658 ATM ID 0019M Card 6976		400.00	
7/25		Non-WF ATM Withdrawal authorized on 07/25 1 Borgata Way Atlantic City NJ 00309206615148706 ATM ID Cpsb1839 Card 6976		304.99	
7/25		Non-Wells Fargo ATM Transaction Fee		2.50	
7/25		Non-WF ATM Withdrawal authorized on 07/25 1 Borgata Way Atlantic City NJ 00589206633397742 ATM ID Cpsb1839 Card 6976		104.99	
7/25		Non-Wells Fargo ATM Transaction Fee		2.50	
7/25		Venmo Payment 2301117424 Cassandra Banko		150.00	360.47
7/26		Citrus Health NE ACH Paymen W-100160688 Cassandra Banko	428.00		
7/26		ATM Withdrawal authorized on 07/26 8013 Atlantic Avenue Margate City NJ 0007202 ATM ID 0011M Card 6976		100.00	688.47
7/29		Purchase Return authorized on 07/25 Borgata Hotel 609-317-7337 NJ S619208681283614 Card 6976	135.21		
7/29		Purchase Return authorized on 07/26 Venus 800-366-7946 FL S629208580370070 Card 6976	11.99		
7/29		Purchase Return authorized on 07/26 Venus 800-366-7946 FL S629208580369699 Card 6976	64.97		
7/29		Square Inc * Cash App 190727 T200138768884 Cassandra Banko	3,000.00		
7/29		Purchase authorized on 07/26 NJ E-Zpass Violati 888-288-6865 NJ S589207700185915 Card 6976		0.75	
7/29		Purchase authorized on 07/26 Sq *Barby's Ventnor City NJ S469207780763715 Card 6976		20.00	
7/29		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #lb06Ljhs3C on 07/27/19		500.00	
7/29		Purchase authorized on 07/27 Sunoco 0282533900 Pleasantville NJ S589208582735394 Card 6976		46.76	
7/29		Purchase authorized on 07/27 Wendy's #3027 Toms River NJ S309208616434509 Card 6976		23.51	
7/29		Purchase authorized on 07/27 Acme Store 0295 Seaside Heigh NJ P00389208629042525 Card 6976		8.27	
7/29		Purchase authorized on 07/29 Cvs/Pharm 00853--9301 Margate City NJ P00000000775977942 Card 6976		41.14	
7/29		Non-WF ATM Withdrawal authorized on 07/29 1 Borgata Way Atlantic City NJ 00589210735094765 ATM ID Cpsb1839 Card 6976		304.99	
7/29		Non-Wells Fargo ATM Transaction Fee		2.50	
7/29		Non-WF ATM Withdrawal authorized on 07/29 1 Borgata Way Atlantic City NJ 00469210747976929 ATM ID Cpsb1835 Card 6976		304.99	
7/29		Non-Wells Fargo ATM Transaction Fee		2.50	
7/29		Non-WF ATM Withdrawal authorized on 07/29 1 Borgata Way Atlantic City NJ 00389210780007325 ATM ID Cpsb1835 Card 6976		184.99	
7/29		Non-Wells Fargo ATM Transaction Fee		2.50	
7/29		Purchase authorized on 07/29 Borgata Hotel CA Borgata Atlantic City NJ P00589210788759597 Card 6976		522.95	
7/29		Venmo Payment 2308334067 Cassandra Banko		10.00	
7/29		Venmo Payment 2308332671 Cassandra Banko		80.00	1,844.79
7/30		Purchase Return authorized on 07/29 Venus 800-366-7946 FL S629211544856522 Card 6976	81.92		
7/30		Purchase authorized on 07/27 B - Wch Front Desk Atlantic City NJ S309208570838171 Card 6976		22.31	
7/30		Purchase authorized on 07/28 Casino Beach Pier Seaside Heigh NJ S389209862045685 Card 6976		50.95	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/30		Purchase authorized on 07/29 Hautlk Rack8885478 888-547-8438 CA S469210528227084 Card 6976		106.81	
7/30		ATM Withdrawal authorized on 07/30 8013 Atlantic Avenue Margate City NJ 0008325 ATM ID 0011M Card 6976		40.00	1,706.64
7/31		Purchase Return authorized on 07/30 Macys .Com Mason OH S619212547419523 Card 6976	29.46		
7/31		Purchase authorized on 07/29 Coronet Cleaners Margate City NJ S389210670868238 Card 6976		26.05	
7/31		Purchase authorized on 07/30 Sq *Agnes Cafe Bre Ventnor City NJ S469211613521953 Card 6976		18.74	
7/31		Purchase authorized on 07/30 Sq *Barby's Ventnor City NJ S309211661594319 Card 6976		20.00	1,671.31
Ending balance on 7/31					1,671.31
Totals			\$20,432.68	\$19,775.87	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
112	7/17	350.00	117	7/12	40.00	120	7/23	650.00
114 *	7/1	90.00	118	7/17	100.00	121	7/19	500.00
116 *	7/1	158.00	119	7/16	440.00	122	7/22	400.00

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Summary of Overdraft Rewind SM Benefits

	Total this statement period	Total year-to-date †
Total Number of Overdraft and Return Item Fees Waived	0	1
Total Amount of Overdraft and Return Item Fees Waived	\$0.00	\$35.00

† Year-to-date total reflects fees waived since first full statement period of calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2019 - 07/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$360.47 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$10,495.60 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	88 <input checked="" type="checkbox"/>

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Monthly service fee summary (continued)

How to avoid the monthly service fee

- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

☐

RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three (3) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

July 31, 2019 ■ Page 9 of 9



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

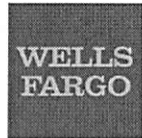
General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Way2Save® Savings

July 31, 2019 ■ Page 1 of 3



CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Activity summary

Beginning balance on 7/1	\$2,000.01
Deposits/Additions	1,000.00
Withdrawals/Subtractions	- 2,505.00
Ending balance on 7/31	\$495.01

Account number:

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$296.78
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

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Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #Ib06Gmtxql on 06/30/19		1,500.00	
7/1	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #Ib06Gy46By on 07/01/19		400.00	100.01
7/8	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #Ib06Hnvd8W on 07/06/19		100.00	0.01
7/10	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #Ib06J72Fzn on 07/10/19	500.00		500.01
7/24	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #Ib06L3Tz7B on 07/24/19		500.00	0.01
7/29	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #Ib06Ljhs3C on 07/27/19	500.00		500.01
7/31	Monthly Service Fee		5.00	495.01
Ending balance on 7/31				495.01
Totals		\$1,000.00	\$2,505.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2019 - 07/31/2019	Standard monthly service fee \$5.00	You paid \$5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$0.01 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM



IMPORTANT ACCOUNT INFORMATION

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We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three (3) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

July 31, 2019 ■ Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

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■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.